

Information to identify the case:

Debtor 1	Robert E Nason	Social Security number or ITIN	xxx-xx-2291
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court District of New Jersey			
Case number:	18-13494-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E Nason

6/2/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert E Nason
Debtor

Case No. 18-13494-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 02, 2022

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2022:

Recip ID	Recipient Name and Address
db	+ Robert E Nason, 6 Richmond Rd, Edison, NJ 08817-4038
517347447	+ Freedom Mortgage Corp, Attn: Bankruptcy, Po Box 489, Mt Laurel, NJ 08054-0489
517410912	+ Raymour Flanigan, Simons Agency Inc, POB 5026, Syracuse, NY 13220-5026
517347450	+ Simons Agency, Inc./ Reymour & Flanigan, Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 02 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 02 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517393477	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 02 2022 20:47:00	CONSUMER PORTFOLIO SERVICES,, P.O BOX 57071, IRVINE, CA 92619-7071
517347444	+ EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517407646	EDI: CAPITALONE.COM	Jun 03 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517347445	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 02 2022 20:47:00	Consumer Portfolio Svc, Attn: Bankruptcy, Po Box 57071, Irvine, CA 92619-7071
517347446	+ EDI: BLUESTEM	Jun 03 2022 00:43:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517514641	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 02 2022 20:47:00	Freedom Mortgage Corporation, Freedom Mortgage, 10500 Kincaid Drive- Attn: BK Dept., Fishers, IN 46037-9764
517347448	EDI: IRS.COM	Jun 03 2022 00:43:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517957109	EDI: JEFFERSONCAP.COM	Jun 03 2022 00:43:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
517957110	EDI: JEFFERSONCAP.COM	Jun 03 2022 00:43:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
517685677	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2022 20:47:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517347449	+ Email/Text: clientservices@simonsagency.com	Jun 02 2022 20:48:00	Simons Agency, Inc., Attn: Bankruptcy, 4963 Wintersweet Dr., Liverpool, NY 13088-2176
517347451	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 02 2022 20:47:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO

District/off: 0312-3

User: admin

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Date Rcvd: Jun 02, 2022

Form ID: 3180W

Total Noticed: 19

517381057

+ Email/Text: bkelectronicnoticecourtmail@computershare.com

80163-6005

Jun 02 2022 20:47:00

U.S. Bank National Association Trustee (See 410),
c/o Specialized Loan Servicing LLC, 8742 Lucent
Blvd, Suite 300, Highlands Ranch, Colorado
80129-2386

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 2, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-AMCI, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-AMCI, U.S. Bank National Association, as Trustee kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor Freedom Mortgage Corporation mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Robert C. Nisenson	on behalf of Debtor Robert E Nason r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M. E. Powers, III	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 10